

Information to identify the case:

Debtor 1	<u>Terrance A. Hill</u>	Social Security number or ITIN	xxx-xx-8349
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jacklin A. Hill</u>	Social Security number or ITIN	xxx-xx-9146
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-33701-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Terrance A. Hill
aka TERRANCE HILL

Jacklin A. Hill
aka JACKLIN HILL

2/23/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Terrance A. Hill
 Jacklin A. Hill
 Debtors

Case No. 17-33701-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 43

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db/jdb
 517193049 Terrance A. Hill, Jacklin A. Hill, 2203 Beacon Hill Dr, Sicklerville, NJ 08081-1175
 Alexander Hayes, Schachter Portnoy, LLC, 3490 US Highway 1 Ste 6,
 Princeton, NJ 08540-5920
 517193052 CAMDEN COUNTY SCP DC00148212, 101 S 5th St, Camden, NJ 08103-4001
 517193053 CAMDEN COUNTY SCP DC00360613, 101 S 5th St, Camden, NJ 08103-4001
 517193054 CAMDEN COUNTY SCP DC00482017, 101 S 5th St, Camden, NJ 08103-4001
 517193055 CAMDEN COUNTY SCP DC00589817, 101 S 5th St, Camden, NJ 08103-4001
 517193056 Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
 517193062 +Citibank N.A., 399 Park Ave, New York, NY 10022-4699
 517193064 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101-7707)
 517193066 DR DANIEL C SCHWARTZ DDS, 608 Sicklerville Rd # 616, Williamstown, NJ 08094-1217
 517193067 Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 517193068 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 517193069 +Hayt, Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
 517193070 Kennedy Health, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
 517193073 Laura Gore, 139 Dorado Ave, Sewell, NJ 08080-1606
 517193078 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 517193080 Rab Performance Reco, c/o Selip & Stylianou, LLP, 10 Forest Ave, Paramus, NJ 07652-5242
 517193084 U S Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244-4222
 517193085 US Dept Ed, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
 517193087 Verizon, PO Box 650584, Dallas, TX 75265-0584

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Feb 23 2018 22:38:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2018 22:39:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 23 2018 22:39:06 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517193051 EDI: TSYS2.COM Feb 23 2018 22:38:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 517193050 EDI: TSYS2.COM Feb 23 2018 22:38:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 517193058 EDI: CAPITALONE.COM Feb 23 2018 22:38:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517193060 EDI: CAPITALONE.COM Feb 23 2018 22:38:00 Capital One Bank, USA, NA, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517193057 EDI: CAPITALONE.COM Feb 23 2018 22:38:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517193059 EDI: CAPITALONE.COM Feb 23 2018 22:38:00 Capital One Bank USA N.A., 1680 Capital One Dr,
 McLean, VA 22102-3407
 517193061 E-mail/Text: bankruptcy@cavps.com Feb 23 2018 22:39:10 Cavalry Portfolio Serv,
 PO Box 27288, Tempe, AZ 85285-7288
 517193063 E-mail/Text: bankruptcy.bnc@ditech.com Feb 23 2018 22:39:04 Ditech, Attn: Bankruptcy,
 PO Box 6172, Rapid City, SD 57709-6172
 517193065 E-mail/Text: bankruptcy.bnc@ditech.com Feb 23 2018 22:39:04 Ditech Financial LLC,
 345 Saint Peter St, Saint Paul, MN 55102-1211
 517193071 EDI: CBSKOHL.S.COM Feb 23 2018 22:38:00 Kohls/Capital One, Kohls Credit, PO Box 3043,
 Milwaukee, WI 53201-3043
 517193072 +EDI: CBSKOHL.S.COM Feb 23 2018 22:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 517193074 EDI: MID8.COM Feb 23 2018 22:38:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709
 517193075 EDI: NAVIENTFKASMSERV.COM Feb 23 2018 22:38:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 517193076 EDI: NAVIENTFKASMSERV.COM Feb 23 2018 22:38:00 Navient, Attn: Bankruptcy, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 517193077 EDI: PRA.COM Feb 23 2018 22:38:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 517193268 +EDI: RMSC.COM Feb 23 2018 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517193081 EDI: RMSC.COM Feb 23 2018 22:38:00 Synchrony Bank, 777 Long Ridge Rd,
 Stamford, CT 06902-1247
 517193083 E-mail/Text: tidewaterlegalebn@twcs.com Feb 23 2018 22:39:03 Tidewater Finance Co,
 6520 Indian River Rd, Virginia Beach, VA 23464-3439
 517193082 E-mail/Text: tidewaterlegalebn@twcs.com Feb 23 2018 22:39:03 Tidewater Credit Servi,
 6520 Indian River Rd, Virginia Beach, VA 23464-3439
 517193086 +EDI: VERIZONEAST.COM Feb 23 2018 22:38:00 Verizon,
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 43

Date Rcvd: Feb 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
517193079* +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Ronald E. Norman on behalf of Joint Debtor Jacklin A. Hill ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com
Ronald E. Norman on behalf of Debtor Terrance A. Hill ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6